

~~INSURER OTHER THAN THE MARYLAND AUTOMOBILE INSURANCE FUND MAY NOT INCREASE A RENEWAL POLICY PREMIUM BY LESS THAN 20%.~~

~~(2) (I) THE INSURER SHALL SEND WRITTEN NOTICE OF THE PROPOSED RENEWAL POLICY PREMIUM INCREASE TO THE INSURED AT THE LAST KNOWN ADDRESS OF THE INSURED.~~

~~(H) A NOTICE OF RENEWAL PREMIUM DUE REQUIRED BY § 27-607 OF THIS SUBTITLE SHALL BE DEEMED TO SATISFY THE REQUIREMENTS OF SUBPARAGRAPH (I) OF THIS PARAGRAPH.~~

~~(3) (I) AN INSURED MAY PROTEST THE RENEWAL POLICY PREMIUM INCREASE THAT IS THE SUBJECT OF THE NOTICE BY SENDING A WRITTEN PROTEST TO THE COMMISSIONER WITHIN 30 DAYS AFTER THE MAILING DATE OF THE NOTICE.~~

~~(H) A PROTEST SHALL BE IN WRITING, BE SIGNED BY THE INSURED, AND STATE THE REASONS WHY THE INSURED BELIEVES THE RENEWAL POLICY PREMIUM INCREASE IS INCORRECT.~~

~~(4) (I) NOT MORE THAN 30 DAYS FOLLOWING THE DISALLOWANCE OF A RENEWAL POLICY PREMIUM INCREASE BY THE COMMISSIONER, AN INSURER SHALL RETURN ALL DISALLOWED PREMIUMS RECEIVED FROM THE INSURED, TOGETHER WITH SIMPLE INTEREST ON THE DISALLOWED PREMIUMS CALCULATED AT 10% PER ANNUM.~~

~~(H) IF AN INSURER FAILS TO RETURN ANY DISALLOWED PREMIUMS, OR FAILS TO PAY INTEREST TO AN INSURED UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, THE COMMISSIONER MAY IMPOSE ON THE INSURER AN ADMINISTRATIVE PENALTY OF NOT LESS THAN \$100 AND NOT MORE THAN \$500.~~

~~(C) THE REQUIREMENTS OF SUBSECTIONS (A) AND (B) OF THIS SECTION DO NOT APPLY TO A RENEWAL POLICY PREMIUM INCREASE THAT:~~

~~(1) IS PART OF A GENERAL INCREASE IN PREMIUMS FILED WITH THE COMMISSIONER; OR~~

~~(2) RESULTS FROM A CHANGE IN THE POLICY CAUSED BY THE INSURED.~~

~~SECTION 3. AND BE IT FURTHER ENACTED, That Section 1 of this Act shall take effect October 1, 2002, and shall apply to motor vehicle liability insurance policies issued or renewed on or after that date.~~

~~SECTION 4. AND BE IT FURTHER ENACTED, That Section 2 of this Act shall take effect January 1, 2003, and shall apply to motor vehicle liability insurance policies issued or renewed on or after that date.~~

~~SECTION 5. AND BE IT FURTHER ENACTED, That, except as provided in Section 4 of this Act, this Act shall take effect October 1, 2002.~~

SECTION 2. AND BE IT FURTHER ENACTED, That Section 1 of this Act applies to all cancellations of, failures to renew, increases in premium for, and reductions in coverage under a policy of motor vehicle liability insurance that are effective on or after October 1, 2002 January 1, 2003.